



In Reply, Please Refer to
File No.

New York Office Operations Center
Complaints

To: SSA Squad C-3
CSSA _____

Attn:

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The attached complaint was received by OSA
on 10/16/09 via:

☒ US MAIL ☐ NYO Email (newyork@fbi.gov) ☐ Walk In ☐ Fax

The complaint was reviewed and is being brought to your attention
for the following reason(s):

☒ Complaint may be of investigative interest to
your squad

☐ Subject was searched in ACS and was found to have
been investigated by your squad

☐ No Bureau violation, although information may be
of interest to the FBI

☐ CLOSED FILES- Please index and serialize in to
62-0 File

☐ Other _____

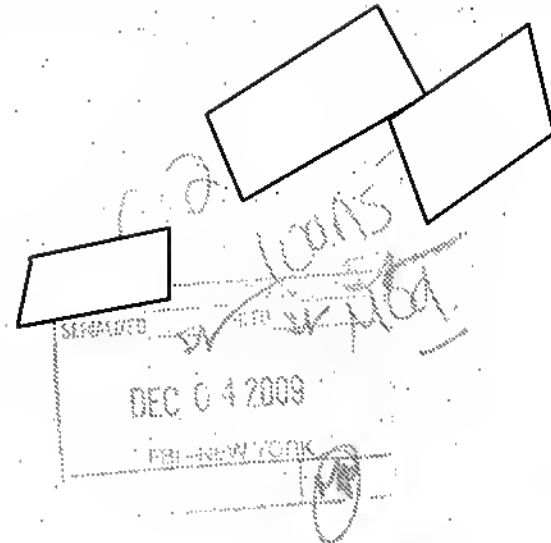
If your squad has no investigative interest, please return the
complaint to the above OSA on Squad ASB.

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Thank you for your cooperation

SSA

Comments:



revised 11/06/2007

October 8, 2009

Note: Please see the second letter below as well as this is part of a nationwide ring of real estate fraud. The first letter below pertains to fraud in the state of New York, however, I wish your office to additionally understand the big picture of the crime that is being perpetrated so that you can work with the additional agencies in unison to bring this criminal behavior to a halt. Thank you in advance for using your significant resources in the endeavor of protecting the citizens of the United States.

To whom it may concern:

Trump University and its representatives agreed to provide me with a real estate training mentorship to create a real estate investing business that could earn, according to their representatives, up to tens of thousands of dollars monthly income and potentially much more. My enrollment was based around my need to learn every legal facet of real estate investing designed to create an additional income stream for me. This was based on the fact that I had no real estate investing background or knowledge of how to navigate this business due to my purely creative background, which all of the Trump University representatives were made aware of.

Since the beginning of their \$34,995 program, I have concluded that Trump University representatives misled me consistently, and did not provide what I signed up for. I have come to the additional conclusion that neurolinguistic programming and high pressure sales tactics based on the psychology of scarcity are used by their representatives to get observers to become participants in their program. This included instruction by their instructor to raise your credit limit for real estate transactions only to then tell the attendants to use that same credit limit to purchase their program as well as having representatives review attendants' financial statements to assess their investment capabilities, for the Trump University program, of course. These are unethical tactics designed to get a large investment from the prospects most guaranteed to be able to pay for their program and then not teach anything of validity, instead consistently trying to get students to purchase more and more at each event. Furthermore, their legal disclaimers do not provide you the leeway to utilize unfair and deceptive business practices at their gain and their students' peril--students who place their trust in them at a costly price due to the "Trump" name. It is a highly irresponsible and unlawful on their part as well as extremely deceptive.

In addition, after numerous complaints to Trump University executives, they never directly answered the basis for my complaint. They further misrepresented my satisfaction omitting the majority of my survey responses, phone calls, and emails expressing consistent dissatisfaction and made several other outlandish and exaggerated claims based on untrue statements. My final conclusion based on discussions with counsel is that there was a gargantuan amount of misleading, fraudulent, and predatory behavior taking place that suggests legal cause for action.

Thank you in advance for your time and investigation into this troubling matter.

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Corona Del Mar, CA 92625

To whom it may concern:

My complaint is against a ring of Real Estate Deceptive Practices and seemingly Fraud that is being perpetuated across the United States specifically involving the states of Nevada, Utah, Arkansas, New York, and Florida with seminar visits to many other states including California. This complaint involves Trump University, Trump Institute/Prosper Inc./Prosper Learning, Childers Financial Group/Childers Finley PA/Profit Publishing Group, Elite Mentoring LLC/J & T Investors Inc., and Abundant Real Estate Solutions Inc./Designed Impact Inc. This is a complex and sophisticated white collar crime so I will do my best to explain in chronological order what transpired and how all of the aforementioned parties are connected through a blueprint that you can further investigate. This is difficult to do but I will summarize the contact I had with each organization in order. I have referenced attached documents which I can mail to your office at your request as evidence. I will speak of my personal experience rather than just broad generalities so you have all the details I can provide to aid your office in investigating this matter. I will sum up at the end of the letter the broad strokes of how it fraud was seemingly perpetuated using the vehicles of real estate investment "mentorships."

TRUMP UNIVERSITY - New York, NY

40 Wall Street, 32nd floor, New York, NY 10005

In August 2008, I attended a \$1,500 Trump University *Fast Track to Foreclosure Training* retreat where instead of learning any full-fledged real estate techniques, I was introduced to the \$34,995 Trump

University mentorship and program in the final hours. I reluctantly purchased due to [redacted] convincing pitch of guaranteed success should his tactics be implicitly followed as well as [redacted] [redacted] high pressured sales techniques and guarantee that my first deal would earn me in the ballpark of the \$34,995 expenditure so as to immediately pay off my Trump University debt, thus leaving only profits for the future. A few days after I left this seminar, I didn't have a good feeling and I called [redacted] regarding her promise of return on the \$34,995 and what I would learn on my mentorship, and her story immediately changed. Now, she said that she never promised anything and to read the fine print on the pink contract I signed. In fact, her constant emails showed her concern was undoubtedly more focused on collecting every last dollar of the \$34,995 rather than addressing my needs. What customer service for such a large expenditure. This type of behavior just continued through every experience I had.

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Trump University and its representatives agreed to provide me with a real estate training mentorship to create a real estate investing business that could earn, according to [redacted] up to tens of thousands of dollars monthly income and potentially much more.

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Immediately on the day of signing up for their \$34,995 program, [redacted] further went on to tell me personally that he would now be available by phone and e-mail to me and soon emailed me "we can do a ton together" and then I never heard from him again. At the event, he also publicly announced to the signed up group that deals would now be coming our way via e-mail, and e-mailed "these are starting to POUR IN NOW" referring to a Houston deal. Only one deal ever came, and it was outside of Trump University's guidelines as [redacted] a partner to mentor [redacted] referred a deal he would financially benefit from and I would only earn \$40/month positive cash flow from, known as the Fountainview Duplexes in Houston, which clearly represents a conflict of interest and an investment not in my best interest. I have also heard at least two other student complaints about being lied to about the condition of the property and had their own representative [redacted] tell me to never accept anything below \$100/month positive cash flow.

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Beginning August 2008, I began a series of phone calls and email correspondence for my mentorship with [redacted] and [redacted]. [redacted] claimed he was worth \$14 million to which I cannot speak. However [redacted] project in Las Vegas which had all along been on the road to bankruptcy with initial investors going to federal court after the [redacted] partners refused to refund deposits on a project that ultimately failed. I don't think this is the image Trump University would want to portray for success in real estate and so it is surprising that mentors who taught me would find themselves in such negative positions, much less lying about their financial worth to create an inaccurate picture. During my 3-day mentorship, we spent 2 days looking at properties, a half day at Home Depot and lunch, the last hour or so on numbers, and nothing on contracts. I could easily have gotten a free education from a real estate agent, Home Depot employee, and a \$25 book on real estate contracts without the \$25,000 price tag that is associated with this. After the mentorship, [redacted] and [redacted] disappeared other than a couple of short 2 minute phone calls while they were on other mentorships. This is in complete opposition to what I was promised: an ongoing mentor who I would have access to for up to a year.

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The five "retreats" were no better. There was an overwhelming amount of broad information but nothing substantial enough to implement. Rather, there were more up sells at the end of each course, encouraging students to spend additional monies above and beyond the \$34,995 plus the variable APR finance charges, interest fees, and late fees. In the *Wealth Preservation: Asset Protection Retreat*, little was done other than to pitch the services of [REDACTED] and the Childers Financial Group who could create this asset protection for you with a \$5,000-\$10,000 package. In the *Quick Turn: Wholesale/Lease Option Retreat* [REDACTED] taught who according to the *LA Times* has gone through "bankruptcy, two divorces and had his own home foreclosed upon" yet I am supposed to learn from his success? In the *Creative Financing Retreat* [REDACTED] he bought with his \$50 million net worth and then promised to help me as I had not been helped adequately in my mentorship. He then disappeared. I have verbal and written confirmation of this occurrence as well as numerous online testimonies against him doing the same thing to other students. In the *Commercial and Multifamily Retreat*, there was such discord with the information that [REDACTED] taught that a new class was offered with a new teacher as well as a "web series follow-up" according to [REDACTED] due to "popular demand." I did not sign up at \$5,000 per course to be pitched other products, not helped, and receive little useful, and vague at best, information, then requiring more and more hours of study for no benefit. These retreats were more like infomercials.

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Meanwhile, I let [REDACTED] from their corporate office know that I was dissatisfied with my mentorship and he arranged several phone calls with [REDACTED] which did not nearly cover all of the missing components of my mentorship such as the contracts. To this end, I attempted to have [REDACTED] also from their corporate office right the wrong by sending a different mentor to my home. I suggested [REDACTED] to which [REDACTED] offered some calls but no additional in person help, and, who further told me that there were no other unhappy students which I know for a fact is a blatant lie. There is rampant dissatisfaction amongst their students at the seminars. But nonetheless [REDACTED] had to tell me that I wasn't working hard enough to make money, which apparently is a frequent line used from their staff according to online complaints, and something which could not be further from the truth. [REDACTED] did his best though to use reverse psychology and place all of the blame on me, someone who is educated and has earned 6 figures on her own in the past. [REDACTED] very well knows it is virtually impossible to work out numbers and contracts via phone calls but despite my efforts to work with him and even speak to [REDACTED] further after sending him a lengthy email detailing all of my concerns, I was left with the phone calls and no ability at a refund, although I am very aware of students receiving new in person help or refunds. I am no less deserving of such assistance. I still, to this date, have little understanding of all of the contracts necessary to perform the more complex real estate deals, a very integral part to this business.

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I further learned after a couple of calls from [REDACTED] himself that he had been [REDACTED] and [REDACTED] once I probed a little further. Again, it is quite disturbing to be told that I am not working hard enough when apparently their own experts have gone under financially yet keep touting how easy it is to be successful in real estate.

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Furthermore, I did try my hand at real estate investing per [REDACTED] suggestions, only to be led down another path of questionable business practices where mentor [REDACTED] introduced me to the

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supposed billion dollar real estate agent, [REDACTED] only to be misquoted comps for a property I purchased at a significant price difference, rendering the deal unprofitable and placing my investment in jeopardy. This represents another conflict of interest as [REDACTED] is pushing specific business that is putting students at risk. At this junction, their organization becomes liable for their representatives' actions with their students, penetrating their legal disclaimers.

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The fact is they have many unhappy students and this is documented by their own representatives including [REDACTED] who invited me to their Wealth Summit seminar a couple of months ago because, according to them, their existing California students needed more information to close the gap. However, the event ended up being the exact opposite and just another venue to sell four more courses each valued at \$495 - \$1,995. I also have verbal and written evidence indicating the level of discontent from their other 99.9% of students. I would venture to guess for every 1 successful student, they have hundreds who would attest to their dissatisfaction based on all of the evidence I have gathered with much discussed interest of students in wanting to pursue as significant legal action as class action lawsuits. This speaks volumes. In fact, bulletin boards on the internet are so prevalent with rip off reports about Trump University that I have gathered stacks of evidence from this venue.

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In any case, during all of this time I did my best to comply with every Trump University representatives' suggestions and try every possible direction, and, unknowingly, from the beginning I bought into the pumped up rally type mentality at their retreats because I expected the best from the Trump name and could not imagine anything less. I even went above and beyond and paid the Trump Institute additional funds to try to seek more assistance as I wasn't getting any from Trump University. I imagined I would at least have the blanks filled in but I experienced more inept behavior from their sister company.

Their [REDACTED] responded to my further dispute on the crooked business practices of Trump University by sending me back a letter that I was satisfied every step through the process, leaving out every instance of concern and dissatisfaction I mentioned above, instead spinning the situation to represent his interests in the best possible light—and further telling me any kind of a refund was out of the question.

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TRUMP INSTITUTE / PROSPER INC. / PROSPER LEARNING – Provo, UT

BUSINESS STRATEGIES SOLUTIONS / XYLOPHONE – Boca Raton, FL, Rochester, NY

5072 North 300 West, Provo, UT 84604

In September 2008, I contacted the Trump Institute / Prosper Inc. to get further training after attending Trump University and not receiving the knowledge that I anticipated for the expense. I was expecting to have this further training close the gap of the broad concepts I received. Instead, I received more of the same including an HSBC/Prosper Learning credit card debt of \$9,495 creating further debt for me rather than adding to my income.

After filling out an online form on their web site, I received within hours an email from [redacted] in their Mentorship division detailing the questions I would be asked on the phone call. These questions asked me to reveal such personal matters such as my financial situation yet also asked me to prove my suitability for their program, an apt display of utilizing private information about me as well as reverse psychology. [redacted] used verbiage such as their company was looking to "offer (me) an opportunity to be considered for Mr. Trump's coaching challenge," "if (I am) selected," and "We will also be certain YOU are the right fit for THIS, willing and able to do your part, to be successful" in his emails to prey on me and gain my business in a completely deceptive way making me feel as though I would be so unbelievably fortunate to be selected as candidates are so minimal. That's not what I hear now according to [redacted] interview statements that "each week (they) do 1,700 one-on-one coaching sessions in 76 countries." Then why the need for the scarcity tactics? It was what was definitely portrayed on the 3 hour lengthy call that their staff consisting of [redacted] and [redacted] put me through with countless questions and me having to prove my value and desire to be part of their program. Shocking now that I see what I have been left with: nothing. But not as shocking now that I read about their sales tactics of according to them "conditioning customers with the messaging beforehand so when they're introduced to a sales person they are ready to make a purchase." Three hours of phone conditioning most certainly accomplished that. They then took my personal information and opened an HSBC/Prosper Card in conjunction with this high pressure, 3-hour sales call at which time telling me everything had been taken care of. This is in violation of high pressure sales tactics, bait and switch, and other sales tricks that are prohibited by state and federal statutes when involving credit cards, credit lines and FDIC governed institutions when the person may or may not be able to make payments or benefit from the program.

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During the call, the \$9,495 "lifetime of learning" price tag was revealed immediately in conjunction with the reassurance that when my first property was done I would earn "\$10,000-\$15,000 (and I) could use this to pay back my credit card" ...then I would be "free and clear to continue to work aggressively." And later in that same conversation, I was told something similar, that I would "finish (my) first deal in a few months and use my first profit of \$10,000, \$20,000, or \$30,000 to pay off (my) tuition in full." And then I was also assured that "more millionaires are created in a down market than an up market" and to "expect great results." My first thought was what credit card? I didn't speak with anyone from HSBC and sign an agreement. The fact is that I was being "tricked" into giving them my personal financial information over the phone. My personal credit information should be protected and isn't HSBC held to a higher standard after receiving my Tax Dollars through the bank bailout TARP program only to give me a line of credit I didn't apply for at over 22%? This seems to run afoul of the FDIC regulations.

Next, [redacted] sent me an email of acceptance with comments such as "We are born to make manifest the glory of God that is within us. It is within us" and "'As we are liberated from our own fear our presence automatically liberates others" (Nelson Mandela). I find statements such as these sacrilegious coming from a company that has taken my money to offer no value and then make biblical statements as well as quote great men such as Mr. Mandela, a Nobel Peace Prize winner. I am also seriously disturbed to find that [redacted] claims to work with youth in church and yet there is obvious

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victimization going on here. It's not okay to convince prospects they will immediately "prosper" when they know that is not the case.

Beginning October 2008, I began a series of phone calls and email correspondence for my mentorship with [REDACTED] [REDACTED] claimed he had done real estate developing in Northern California and numerous deals throughout his lifetime to which I cannot speak. From the outset of my ongoing phone calls, I made clear to [REDACTED] that I had been left with a wide gap of information from Trump University from both my former mentors and the classes. I further made clear to him that I was in need of specifics to get me through to the next level of understanding...specifics that would pay off for me and enhance my financial situation. Instead on calls, I received broad brush-stroked comments from [REDACTED] consistently to the effect of "you know it's a good property when you walk in and the realtor's eyes light up." In fact, he repeated this same exact comment to me numerous times in various conversations as he clearly didn't remember he'd said it before. Additionally, I had to constantly refresh his memory as to my status and what I was up to which led me to the obvious understanding that he clearly could not pick me out from the herd of his "mentoring" students. This is not the personal service I expected for the nearly \$10,000 price tag I paid and could have received such ridiculous and obvious advice from a \$25 real estate book. Perhaps instead of spending all of their time producing and selling to leads, they should work more on the actual fulfillment of the product they are supposedly delivering with the "specific, tactical, results-based training" that they tout.

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Instead of helping to teach me, [REDACTED] would consistently ask me open ended questions as vague as telling him what I had been up to and what I wanted to know or needed help with. There were no lessons involved. How am I supposed to know what questions to ask when my mentor is supposed to be the one teaching me? I am the student. He is the teacher. Or so I thought. I even went as far as to fax him the property information sheets that my Trump University mentors never finished working on with me, but I had to fax multiple times for [REDACTED] to realize I received them. And then when he did acknowledge receiving them, no help was received on the numbers whatsoever. Instead he glossed over them and went back to his vague comments, a comfort zone for him, I'm assuming. After experiencing all of this firsthand I guess that is why I was told during my initial phone call that "Mr. Trump pays a good sum of money for success testimonials." This "mentorship" is in complete opposition to what I was promised: an ongoing mentor who would fill the gaps with specific and useful information.

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I went above and beyond and paid both Trump University and Prosper Inc. / Trump Institute to try to seek out all of the assistance possible at my disposal. I imagined I would at least have the blanks filled in but I experienced more inept behavior from their company. I thought according to them "the purpose of a business is to fulfill the promises its people make." But I have evidence from a former Trump Institute / Prosper Inc. employee who could no longer work for their organization in good conscience. Because of the fact that they comingled the opening of a credit line with HSBC, Prosper Inc., and Trump Institute with high pressure sales tactics, fraudulent claims, gathering of financial information without considering whether or not students could pay back their lines of credit, THEIR LEGAL DISCLAIMER IS NULL AND VOID as this violates state and federal criminal statutes in many ways. It is also very disturbing to note that the Trump Institute aka Prosper Inc. has many other aliases such as Business Strategies Solution, Xylophone etc and locations... as it appears they are constantly changing identities

so as to escape from their horrible online reputations. I'm sure your office can do a much better job than I can at determining their constantly changing whereabouts.

CHILDERS FINANCIAL GROUP / CHILDERS FINLEY PA / PROFIT PUBLISHING GROUP

1509 Green Mountain Dr., Little Rock, AR 72211

1015 West 2nd St., Ste 207, Little Rock, AR 72201

ELITE MENTORING LLC / J & T INVESTORS INC.

2200 Winter Springs Blvd, Suite 344, Oviedo, FL 32765

ABUNDANT REAL ESTATE SOLUTIONS INC. / DESIGNED IMPACT INC.

3395 S. Jones Blvd., Ste 352, Las Vegas, NV 89146

I met [redacted] esq (also known as [redacted] in the Trump University *In the Wealth Preservation: Asset Protection* Retreat in late November 2008 where he spoke along with a licensed CPA [redacted] [redacted] along with Trump University pitch men, "real estate experts," teaching questionable real estate practices with or without Real Estate Broker's license and several other troubling aspects. The use of many psychological sales tactics such as "bait and switch," coercion by participants into disclosing personal credit information used improperly to ascertain exactly how much "more" cash could be extracted from "students," scarcity high pressure sales tactics, group cheers similar to many current MLM's where such behavior found its roots in the manipulation of mobs wearing down the will of participants to exert free will making them open to making outlandish purchase decisions never considered under typical conditions, and other sales practices (when coupled with a US Citizen's Personal Credit Information) trigger state and federal statutes created to protect the consumer. This is especially egregious being in that our global economy is in ruins due to real estate fraud.

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[redacted] and [redacted] pitched their firm's services as Trump University recommended the firm Childers Finley P.A. and the Childers Financial Group as experts in Corporate Structure, Real Estate Structure, the legalities of such transactions so I went against my gut feeling wondering how Bar Licensed Attorney's, Licensed CPA's could readily pitch their "wares" if this was not legal and ethical. Further, their firm was held out to be an expert in creating asset protection for you in the form of corporations, LLC's, or trusts [redacted] talked at length about the necessity of creating these entities the right way with an expert firm such as theirs (Childers Financial Group aka Childers Finley, PA aka Profit Publishing Group) as many mistakes could be made without the proper team assisting you. I

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thought the \$4,995 package price tag to be quite expensive as I knew I could create these entities at 1/3 to 1/2 of the price as I was well aware of Legalzoom.com as I had used them in the past and I know that the state fees are only about \$200 for an individual to create. So I was paying an additional \$1,000 per entity for protection. Then [REDACTED] and [REDACTED] commented on "wealth preservation."

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Upon consulting counsel, I was informed that using Corps, LLC's, or Trusts to shelter assets, payments on assets, and other fees related to said assets is not wealth preservation, but could, as in the case of real estate, be considered tax avoidance or even tax evasion. The particulars on the law are for you to judge, but I was informed transferring assets from my name to an entity I control in order to avoid paying taxes as the personal owner is unethical and could be illegal as "fair consideration" is not provided for the transfer of said property as the model presented just had me moving assets from my personal name to a entity with a separate TIN that I was still in control of and the direct beneficiary of. In addition, in hindsight, I am perplexed at how it is legal to have licensed and barred advisors pitching practices in the legal "grey" area at best especially when they make claims to have worked for the government prior in an accounting capacity or to be such a high standing member of society proclaiming duty to service of church and community. I was unsure that I wanted to spend this dollar amount but at this "retreat" they had one of their associates take me aside privately (as well as each of the other students) and coerced me in a 1 hour session into spending \$4,995 for a 4 entity package with Childers Financial Group after learning of my personal finances and [REDACTED] having the class and I draw out a tree of corporations that we would need. Instead of acting in my best interest when I showed hesitation and clearly did not need to spend that amount to create such entities, this Childers associate up sold his Childers Financial Group for the creation of four entities he said I needed, and I paid the \$4,995 on November 3, 2008. He claimed I would receive far superior service and said it as though [REDACTED] would personally advise me through a phone conversation assessing my needs and looking over each entity to ensure they were accurate. So I agreed finally to sign up as I thought it would be a good idea for some of the upcoming real estate and other corporations I had in mind to ensure that the corporations were set up without errors through consultation with an attorney rather than an online service.

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When I went to start creating my 4 entities and called the Childers Financial Group, I was brushed over to [REDACTED] who is their [REDACTED] not an attorney licensed to practice in any state and therefore not licensed to provide "legal advice" in any state in the US, as my questions were specifically legal in nature and thus I was not being provided the "legal services promised by the Childers Finley P.A. Law Firm," as I had signed up and paid for. I asked her numerous questions from when I could get further advice from [REDACTED] or another in-house attorney on how to set up the entities properly. She kept referring back to the "questionnaires" that were emailed to me that needed to be filled out and said it was easier for them to work by email not phone. An example can be seen from the [REDACTED] [REDACTED] corporation questionnaire enclosed here and faxed to me on February 5, 2009. As you can see, the questionnaire is very rudimentary. There is not even a question regarding what the corporate address is or how stocks are to be issued. I did have several calls with [REDACTED] asking the questions I could think of but as I'm not the expert and was paying Childers Financial Group \$1,250 for each entity creation, I assumed they would do more than have me fill out a 2-page form as I could have done the

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same with Legalzoom.com and paid 1/3-1/2 the price or I could have done so online myself at the Secretary of State websites for 1/5 the price! So I paid \$1,000 and received no qualified legal advice from an attorney as I had paid for and an online questionnaire instead?

In addition, they only created 2 of the 4 entities for me: [REDACTED] and [REDACTED]

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[REDACTED] So I have \$2,500, per their estimated value of services that was never used. These 2 entities were deemed to be extremely rudimentary in structure and unacceptable and unusable for my specific business needs or any reasonable company's long term viability. In addition, the tax code chosen for my companies was inappropriate for my needs. This points to either complete disregard for my best interest as a client or a lack of understanding of corporate law evident by the corporations and LLC's they incorporated for me. My corporate address for one of the entities was even listed as their own in Little Rock so that all of my mail, including that from the government, goes to them resulting in penalties and missing response windows to remain in good standing. In fact, none of the lawyers in the law firm are licensed to practice law in California which is problematic in that each state has very different laws. You will notice I never listed their Arkansas address or asked for it on the questionnaire. As my registered agent address is in California, they are using it for my corporate address for a California corporation that does no business in Arkansas and actually damages the likeness of my corporate entity as it is a CA or NY specific industry! Furthermore [REDACTED] esq. signed off on a California corporation specifically authorizing only one class of stock totaling 100,000 shares and issuing all of them to me. My business advisor and California attorney were irate upon delivery of my corporate documentation created by Childers Finley P.A. How can you raise equity when there is no stock left to sell in a corporation? Do you know how complicated and expensive it is to completely change the Articles of Incorporation, necessary amendments and tax status with the IRS? These questions were presented to me and I was told the Corporation was useless for my needs. The expenses entailed with correcting these errors, the time lost where I was unable to raise funds available with no stock to sell, and the impossibility of doing a debt offering leaves me in a position where now I have to wrap up my corporation formed by Childers Finley P.A. and create a new corporation incurring additional expense. [REDACTED] and his firm have ruined multiple business opportunities for me as it is now taking time to correct all of these errors...time which I cannot proceed forward with investors as I have no stock to issue [REDACTED] and his office seemingly used boiler plate documents to maximize their profit and I NEVER spoke attorney to client, the service I paid for. In fact, an unlicensed representative was my only legal contact providing legal advice to me, an employee or representative of Childers Finley P.A. who is not an attorney, [REDACTED] No attorney ever answered my questions, they never inquired as to my needs, and the firm just took my money.

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[REDACTED] and [REDACTED] are the JD's licensed by the bar and are the "experts" who should have asked these complex and intricate questions but instead when I called [REDACTED] to complain early in September 2009 after my business advisor first saw the corporate records and realized the problem for raising capital immediately for my venture, [REDACTED] took a defensive stance and blamed this on the way I filled out the form. Is filling out a form the proper way for communication between an attorney and their client who paid for personal service? Where are these complex questions on the form asking about the myriad of intricacies that may unfold for a corporation because I clearly was not provided with

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the service I paid for? The answer is nowhere. As a client to an attorney I am relying on the attorney to advise me but this did not happen. Thus, I could have spent a couple of hundred dollars online doing the same or better work myself but I believed a "professional" holding a Juris Doctorate would do better. I could not have been more mistaken. They failed to perform their fiduciary responsibility to me as their legal client and overbilled me to boot for work that will cost me another \$5,000 to repair. Their pitch deemed their expertise which on these entities was sorely lacking. Their company neglected to properly ascertain my needs and provide the proper corporate structures and thus created entities based upon outdated and incomplete templates. I am greatly disturbed that [REDACTED] or [REDACTED] never even contacted me ONCE per my request to ensure that they were providing me with adequate service for my personal needs, instead having an office assistant fill out paperwork for them. The charges of \$1,000+ for [REDACTED] to sign his name per entity are preposterous. Now I am left with figuring out an exit structure as these entities are usable or I risk having to create new entities all over again, which I truly can't because I have branded my company with the name [REDACTED]

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b7C -2, -3

Their violation of their fiduciary legal obligation did not stop with providing incompetent legal services and never dispensing advice that I paid for, in addition it included exposing me to financial predators holding themselves out as legal experts when in fact they teach real estate fraud. In January 2009 (before I started creating the entities), I then attended a Childers Financial OPM "Other People's Money" real estate seminar which was deemed complimentary with my \$4,995 package purchase. Instead of learning where to find OPM [REDACTED] was non-existent and his staff did not lead the seminar. Instead from the first moment to the last [REDACTED] of Elite Mentoring LLC spoke. I was then introduced to the Elite Mentoring LLC (and J&T Investors Group, Inc.) mentorship whom I paid Mr. [REDACTED] firm, Childers Financial Group, \$12,500 for (I shared this \$25,000 cost with another student). See the attached form for the enrollment as well as my check from January 12, 2009. In February 2009, my assigned Elite Mentoring trained mentor, [REDACTED] (of Abundant Real Estate Solutions Inc. and Designed Impact Inc.) and I began a series of phone calls and email correspondence which detail the Elite Mentoring techniques and materials she was using to teach me to create wealth in real estate. My enrollment was based around my need to learn every legal facet of real estate investing designed to create an additional income stream for me as I informed them. This was based on the fact that I had no real estate investing background or knowledge of how to navigate this business due to my purely creative background.

b6 -3
b7C -3

Instead of receiving valid techniques to do real estate investing deals, I received flagrantly illegal tactics and was repetitively assured these tactics were completely legal and "above the board." I have been advised by real estate and criminal counsel that posting bandit signs and taking over payments among other aspects of their program are unlawful and could result in misdemeanor and felony charges as well as jail time. Upon realizing this I stopped taking calls with their mentor and never finished their program. This knowledge is particularly disturbing as [REDACTED] and his Childers Financial Group are aiding and abetting real estate promoters who are teaching tactics that are against the law! They are creating a classroom environment where students such as myself feel comfortable and confident that their program is legitimate because a legal team consisting of [REDACTED] and other attorneys are accepting payment when in fact this could not be further from the truth! It is also

b6 -3
b7C -3

interesting to note that [REDACTED] is not only participating in fraudulent real estate mentorships that promote illegal tactics, but collecting and then it appears sheltering money in accounts for companies such as Elite Mentoring LLC, and then participating in transfers of said money across state lines. I can only come to this conclusion when there is absolutely no reason to be paying Childers Financial Group for an Elite Mentorship unless they have some sort of other involvement as an attorney client trust account, or legal services that cannot be used as a shelter or transfer mechanism for monies raised in a manner which is legally questionable.

b6 -3
b7C -3

I have come to the additional conclusion that neurolinguistic programming and high pressure sales tactics based on the psychology of scarcity are used by their company to get observers to become participants in their mentorship. This included verbiage on the attached enrollment form "this offer is good at this seminar only. Sorry no rain checks!" to instruction by them to raise your credit limit, with Childers Financial Group and Elite Mentoring's staff collecting the credit forms and proprietary financial information, supposedly for real estate transactions only to then tell the attendants to use that same credit limit to purchase their mentorship, of course (please see the included form). This information is also provided to credit cards and banks triggering consumer protection statutes governing a person's financial information, issues with TARP and FDIC issues.

These are unethical tactics designed to gain sensitive data as well as a large investment from the prospects most able to be able to pay for their program and then not reach anything legal, instead consistently trying to get students to purchase more and more at each event whether the consumer can afford the credit, payment, investment or not. In fact, to this day I still receive countless emails from [REDACTED] up selling every possible creation from seminars for 3-day Asset Protection & Tax Mastery Bootcamps to [REDACTED] "Real Wealth Without Risk." These bootcamps by the way, if anything like the Trump University *in the Wealth Preservation: Asset Protection* Retreat are full of broad strokes of information but nothing in-depth or the attendance of Elite Mentoring LLC so that [REDACTED] can in an instant sell a \$4,995 package or a \$25,000 mentorship. This is disgraceful especially during this sad economic time under the guise of trying to help people and from someone who made an oath to uphold the law and then is using his J.D. to defraud and victimize others. I'm sure your office is well aware of [REDACTED] past involvement with companies ultimately party to FTC and SEC investigations I have now become aware of after thoroughly researching his background so I will let you notice the similarities and draw your own conclusions. I find it further fascinating that the website <http://childersfinley.com/> is suddenly down and no longer active. I suspect [REDACTED] is hiding from others such as myself but again leave that to you to determine as he seems brazen enough to promote sites such as <http://asacremillionaire.com/> as your "profitability partner."

b6 -3
b7C -3

In both the entity creation and real estate promotion matter, [REDACTED] firm denied to respond to me regarding any type of refund and referred me to their outside counsel. As an attorney, he is not freed by the legal disclaimers accompanying so much of his literature for several reasons; the first being that several are in fact outright violations of the law which he is precluded from directly marketing as he is benefitting from the marketing of or holding funds in trust or in any other capacity from those who are teaching others to commit any illegal practices. This is illegal whether a legal disclaimer rests on additional paperwork or not. [REDACTED] and his firm have caused me irreparable consequential

b6 -3
b7C -3

damages. Their direct association with such real estate groups especially taking payment in their Childers Financial Group corporate name is additionally very distressing. And so is the further evidence I found of several CPA's, related to Trump, Childers Finley, P.A., Childers Financial Group, real estate companies and a number of other individuals who by law should not share the same address at 1509 Green Mountain Drive in Little Rock, AR. One of these [REDACTED] similarly to [REDACTED] advises clients how to evade the law although he used to audit taxes for the government if that is any indication.

b6 -3
b7C -3

IN SUMMATION

I am completely dismayed at the lack of customer service I have experienced and lack of knowledge I have received for the thousands of dollars I spent. In addition, the legality of some of the transactions and techniques these institutions teach are far from ethical.

Since the beginning of these programs, I have concluded that all of the aforementioned representatives misled me consistently, and did not provide what I signed up for. I have come to the additional conclusion that neurolinguistic programming and high pressure sales tactics based on the psychology of scarcity are used by their representatives to get observers to become participants in their programs. This included instruction to raise your credit limit for real estate transactions only to then tell the attendants to use that same credit limit to purchase their program as well as having representatives review attendants' financial statements to assess their investment capabilities, for their programs, of course. These are unethical tactics designed to get a large investment from the prospects most guaranteed to be able to pay for their programs and then not teach anything of validity. Instead consistently trying to get students to purchase more and more at each event. It is highly irresponsible and unlawful on their part as well as extremely deceptive.

Further, the use of many psychological sales tactics such as "bait and switch," coercion by participants into disclosing personal credit information used improperly to ascertain exactly how much "more" cash could be extracted from "students," scarcity high pressure sales tactics, group cheers similar to many current MLM's where such behavior found its roots in the manipulation of mobs wearing down the will of participants to exert free will making them open to making outlandish purchase decisions never considered under typical conditions, and other sales practices (when coupled with a US Citizen's Personal Credit information) trigger state and federal statutes created to protect the consumer. This is especially egregious being in that our global economy is in ruins due to real estate fraud.

The complaint here is of deceptive business practices, illegal predatory high pressure closing tactics, demanding students raise credit limits and enroll for new credit cards for "real estate" transactions then coercing the students to pay for courses with the cards as the "course prices will go up or will not be offered in the future" and other hard closing tactics. These business practices are criminal in nature as they fall under the fraud statutes of all states and the federal government so the indemnification on any legal documentation is null and void making the Mentors, Officers, Directors, Speakers, Sales People or any other persons associated with these institutions or any other related person in any way, liable for

both civil and criminal prosecution. The questionable tactics, promises to instruct tactics not kept, conflict of interest involvements, and other fraudulent and predatory business behavior and practices are all very distressing. In addition, I'm certain your office can also investigate why these institutions have not only been misleading students but also what other illegal business practices they may be engaging in outside of these programs. My final conclusion based on discussions with counsel is that there was a gargantuan amount of misleading, fraudulent, and predatory behavior taking place that suggests legal cause for action.

I hope your office can assess the impact of such information in light of all of the recent real estate fraud and put an end to such deceptive business practices once and for all, practices that are victimizing US residents across the country so that these predators cease from taking advantage of US Citizens during this near Depression economic level.

Thank you in advance for your time and investigation into this troubling matter.

Sincerely,



Corona Del Mar, CA 92625



b6 -2
b7C -2

- [Report: #2658172](#)

Report: Trump University

Category: [Seminar Programs](#)

Trump University SCAM TO STEAL ALL MONEY YOU HAVE TO INVEST RIPOFF New York New York

Thank You

Rebuttal Box

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Victim of this person/company? [File a Report](#) [What's This?](#)

Trump University

Phone:

Fax:

40 Wall Street

New York, New York 10005

U.S.A.

Submitted: Tuesday, August 07, 2007

Modified: Tuesday, August 07, 2007

New York, New York

[ripoffreport.com/.../trump-university-sc...](#)

Ripoff Report Verified Sale

Trump University is the biggest scam EVER!!! After speaking with most everyone employed there only ONE yes, ONE person on their staff invests in real estate. I have tried to blog several times asking if Mr. Michael Sexton (President of Trump University) has properties and I have never received a response. I paid over \$20,000.00 after they told me that I would get personalized service and all I got was a box filled with books to read and terrible software that costs under \$500.00 when buying from Barnes & Noble. The live events were a total joke and even the main presenter there baryl has investing experience. I fortunately have enough money to not go broke because of them but almost everyone there took out loans or maxed out their credit cards to get this trash service. It is just like every other late night infomercial and am disgusted by Mr. Trump being affiliated or supporting this program. I have talked to several different people there because each person I get handed off to quits or got fired from the organization. They don't know what they are doing and are preying on the weak who are just trying to make it in life!!!!!! SHAME ON YOU MR TRUMP AND TRUMP UNIVERSITY, just wait until Fox 5 finally gets my story and runs it on their Shame program.....

Real estate investor
New York, New York
U.S.A.

* [Report: #264618](#)

Report: Trump University

Category: [Corrupt Companies](#)

Trump University ripoff DOVER Delaware

Thank You

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Trump University

Phone:

Fax:

160 Greentree Drive, Suite 101
DOVER, Delaware 19904
U.S.A.

Submitted: Wednesday, August 01, 2007

Modified: Wednesday, August 01, 2007

junction city, Kansas

Ripoff Report Verified Safe

What if you had the opportunity to hit the streets with someone as experienced in real estate investing as Donald J. Trump?

And what if this same TOP EXPERT was by your side, in person, helping you to...THIS IS A SHAM, CALLED WITH NO MONEY DOWN DEAL AND RESPONSE WAS THAT THERE IS NO SET UP FOR STUDENTS WHO BUY THE COURSE, AFTER SIX MONTHS NO RESOURCE YOUR ON YOUR OWN. WHY IS IT ABLE TO REFER TO ITSELF AS A UNIVERSITY? ILLEGAL?

Roger
junction city, Kansas
U.S.A.

- [Report: #319552](#)

Report: Trump University

Category: [Seminars Programs](#)

Trump University is a Scam. Watch Out, They will Rip You Off. Do Not Use Their Services. New York New York

Thank You

Rebuttal Box

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Victim of this person/company? [File a Report](#) [What's This?](#)

Trump University

Phone: 646-367-3805
Fax: 212-248-0782
40 Wall Street, 32nd Fl
New York, New York 10005
U.S.A.

Submitted: Thursday, March 20, 2008

Modified: Thursday, March 20, 2008

Las Vegas, Nevada

Black Report Vended Sale

Trump University will rip you off. I am a real estate investor. It doesn't take long to figure out their teachers don't really know what they are talking about. Their instructors will play into your sympathies saying that they can make more money investing but that they are just trying to give back to the community ya right.

The last retreat that I went to they had one instructor who purchased an investment ~~home~~ back in 2005 and made all this money on it and now he is a novice in real estate investing. My 3 year old son could have made that kind of money in 2005. They do not teach you what they say they will teach you and what you have paid for. They also do not deliver what they say they will deliver and if you ask for a refund on something that you have not received they will not give it to you. All that I can say is do your research.

If you need coaching and training for real estate investing you can find someone who is actually an investor and has been through real estate cycles and for a fraction of the cost. Don't get the whool pulled over your eyes like I did.

Knj3301
Las Vegas, Nevada
U.S.A.

- [Report: #429148](#)

Report: Trump University

Category: Seminar Programs

Trump University RIP OFF OF THE WORSE KIND New York City New York

Thank You

Rebuttal Box

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Victim of this person/company? [File a Report](#) [What's This?](#)

Trump University

Phone: 877-508-7867

Fax:

www.trumpuniversity.com/landing/real-estate-school.cfm

New York City, New York

U.S.A.

Submitted: Friday, February 27, 2009

Modified: Friday, February 27, 2009

sacramento, California

Shed Report: Vanilla.Sale

Trump University real estate programs are ALL scams. I paid the \$1500 for the 3 day course which turned out to be three days of them trying to get me to sign up for the \$21,000 gold course. They ask for all your financial information (which fortunately I refused to give them) and then spend the remaining "class time" pulling people out to hard close them on the gold program and private coaching.

Donald Trump should be ashamed to have his name associated with this scam. It's been going on for some time now, why hasn't any legal action, i.e., class action suit been taken?

I see a lot of complaints in here and on the net about it but it appears no one has taken any initiative to do anything about it? Can/will ripoff report initiate action? If not, what would it take to get a class action suit together?

I want to empower myself and others to stop these scammers, anyone else out there feel the same?

Talk2patt
sacramento, California
U.S.A.

• [Report: #342191](#)

Report: Trump University Trump Seminar Trump Institute Trump Seminars

Category: [Seminars](#)

Trump University Trump Seminar Trump Institute Trump Seminars Seminars of \$1,500 that teach you how to spend \$5,000 more and more and more New Jersey New York And The Rest Of The Usanew York New York

Thank You

Rebuttal Box

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Victim of this person/company? [File a Report](#) [What's This?](#)

Trump University Trump Seminar Trump Institute Trump Seminars

Phone:

~~Fax:~~

New York

New York, New York

U.S.A.

Submitted: Thursday, June 19, 2008

Modified: Thursday, June 19, 2008

brooklyn, New York

[riboffreport.com/.../trump-university-tr...](#)

Ripoff Report: Verified Sale

I wished I saw this site BEFORE I fell for aying the \$1,500 at the free seminars. they will take your money and the 3 day event will be used to make you buy more stuff. and even after you buy more stuff, they will sell you more. am not sure how much trump is making from this. But, i do feel that if he know what bull they are teaching, he would not authorize to use his name. as you may know, this is the same things that other companies are doing to sell you more and more training. the only difference in this situation is that they use trump name.

SAVE YOUR MONEY or talk to ANYONE who already paid the \$1,500 and see what they learned.

Truth
brooklyn, New York
U.S.A.

- [Report: #358760](#)

Report: The Trump Institute, Trump University, A Business Strategies Group, LLC

Category: [Seminar Programs](#)

The Trump Institute, Trump University, A Business Strategies Group, LLC Baited by Donald Trump.. Took My \$1400 for an Educational Seminar which Became A Sales Platform for \$22,000 Products. Where's the Education Part? Boca Raton Florida

Thank You

Rebuttal Box

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Victim of this person/company? [File a Report](#) [What's This?](#)

The Trump Institute, Trump University, A Business Strategies Group, LLC

Phone: 800-916-9750

Fax:

6400 Park Of Commerce Blvd, Suite 2

Boca Raton, Florida 33487

U.S.A.

Submitted: Sunday, August 03, 2008

Modified: Sunday, August 03, 2008

Austin, Texas

Ripoff Report Verified Safe

I attended a Tax Lien Certificate program from the Trump Institute. Donald Trump described the program as his opportunity to spread wealth and entrepreneurship in America. The program cost \$1400.

When I arrived, there was little educational content. Of the small amount of content offered, none was different from the content delivered at the teaser course where the two-day event was sold. We were told that we would learn the tactics of buying tax liens with our two-day event admission ticket.

In actuality, here's what we got:

- 1) An in-depth overview of their software (screen shots) that we could purchase for \$2497 today only. It was presented as the only intelligent way to go about tax liens. No tactics were shown for buying tax liens if we didn't purchase this members-only area of their website.
- 2) A series of selling testimonials from people who joined the live "tax lien tours." The tour in Houston was offered to us at a price of \$8997.
- 3) A series of selling testimonials from people who found success with the "Project Prot mentoring calls - 52 weeks of mentoring calls for \$9997.
- 4) The package deal of all three for \$21,997.

The entire day was an infomercial with nothing offered above and beyond what we got from the free teaser class. Remember, we paid \$1400 to attend the infomercial. How convenient that they were able to qualify their leads by finding out which attendees might have enough money to pay for the next series of classes.

I have no problem with up selling if it is a 5 minute side note. I learned nothing in the class. I can't believe I got scammed.

I don't know if Donald Trump realizes that his affiliates are using his name to sell tickets to an infomercial. This company in particular is at www.GetTaxLiens.com

Frustrated
Austin, Texas

riporffreport.com/.../the-trump-institute-...

2/3



In Reply, Please Refer to
File No.

New York Office Operations Center
Complaints

To: SSA Squad C-3
CSSA

Attn:

b6 -1
b7C -1

The attached complaint was received by OSA
on 10-5-09 via:

☐ US MAIL ☒ NYO Email (newyork@fbi.gov) ☐ Walk In ☐ Fax

The complaint was reviewed and is being brought to your attention
for the following reason(s):

☒ Complaint may be of investigative interest to
your squad

Subject was searched in ACS and was found to have
been investigated by your squad

No Bureau violation, although information may be
of interest to the FBI

CLOSED FILES- Please index and serialize in to
62-0 File

Other _____

b6 -1
b7C -1
b7E -1

If your squad has no investigative interest, please return the
complaint to the above OSA on Squad ASB.

Thank you for your cooperation.

SSA

Comments:

SEARCHED	INDEXED
SERIALIZED	FILED
OCT -5 2009	
FBI - NEW YORK	

NY

From: [REDACTED]
Sent: Monday, October 05, 2009 3:07 PM
To: NY
Subject: Real Estate Fraud Complaint regarding Trump University of New York

b6 -2
b7C -2

I attended a \$1,500 Trump University Fast Track to Foreclosure Training retreat where I was introduced to the \$34,995 Trump University mentorship and program in the final hours. I reluctantly purchased due to the speaker's convincing pitch of guaranteed success should his tactics be implicitly followed as well as the salesperson's high pressured sales techniques and guarantee that my first deal would earn me in the ballpark of the \$34,995 expenditure so as to immediately pay off my Trump University debt. No such thing occurred.

Since the beginning of their program, I have concluded that Trump University representatives misled me consistently, and did not provide what I signed up for, using neurolinguistic programming and high pressure sales tactics based on the psychology of scarcity to get observers to become participants in their program. This included instruction by the speaker to raise your credit limit for real estate transactions only to then tell the attendants to use that same credit limit to purchase their program as well as having representatives review attendants' financial statements to assess their investment capabilities. These are unethical tactics designed to get a large investment from the prospects most guaranteed to be able to pay for their program and then not teach anything of validity, instead consistently trying to get students to purchase more and more at each event. It also appears that their mentors are pushing specific real estate deals that they stand to profit from, however unprofitable for the student. I have also been advised by real estate and criminal counsel that posting bandit signs among other aspects of their teachings are unlawful. I have now found that the Internet is rampant with similar complaints of students who have been cheated out of tens of thousands of dollars as well and who have requested refunds directly to the "university" like me but who have been denied any refunds. These "students" have blogged about the need for class action lawsuits as well as law enforcement assistance to put this fraud to an end during a sad economic time of our country where predators pervade.

My final conclusion based on discussions with counsel is that there was a gargantuan amount of misleading, fraudulent, and predatory behavior taking place that suggests legal cause for action and that I am due an entire refund of the \$34,995.

10/6/2009

1359978-2